

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Richard H. NACHT

: Group Art Unit: 3624

Appln. No.: 09/667,694

: Examiner: Lalita Hamilton

Filed: September 22, 2000

For: SYSTEM AND PROCESS FOR  
APPLYING FOR AND OBTAINING  
UNIVERSAL MULTIPLE MORTGAGE  
UNDERWRITING APPROVALS

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

In response to the Office Action dated December 31, 2007, please amend the claims as follows.